

Borrower Defense Partial Relief Methodology
ITT Educational Services, Inc. Programs
December 2019

To calculate the amount of your borrower defense discharge relief, the U.S. Department of Education (ED) compared the earnings of those who completed the same or a similar program at your school (“median program earnings”) to the earnings of those who completed the same or a similar program at other schools (“median comparison earnings”). Specifically, ED used a statistical tool called “standard deviation” to identify the range of program earnings that would qualify for loan relief, and then divided that range into quartiles to determine the amount of relief you would be provided. If your program earnings exceeded the comparison earnings, then even if you have filed an approved claim, you will not receive a discharge, unless your approved application is associated with CCI. If your approved application is associated with CCI, you will receive at least a 10% discharge. The larger the negative gap between your program earnings and comparison earnings, the greater the amount of loan discharge you received.

If the relief score is a negative number, the relief is 0%, if it is greater than zero but less than 0.67, then the relief is 25%, if it is greater than or equal to 0.67 but less than 1.33, then the relief is 50%, if it is greater than or equal to 1.33 but less than 2, then the relief is 75%, if it is greater than or equal to 2, then the relief is 100%. The relief score is calculated by subtracting median program earnings from median comparison earnings and then dividing the result by 1 standard deviation.

Program Name	Credential	Median Program Earnings (ITT)	Median Comparison Earnings (Non-ITT Programs)	1 Standard Deviation	2 Standard Deviations	Relief Score	% Relief Standard Deviation
Accounting Technology/Technician and Bookkeeping.	Associate	\$26,257.00	\$23,464.50	\$6,474.24	\$12,948.49	-0.43	0%
Accounting Technology/Technician and Bookkeeping.	Bachelor	\$34,013.00	\$39,134.00	\$8,238.68	\$16,477.37	0.62	25%
Animation, Interactive Technology, Video Graphics and Special Effects.	Bachelor	\$23,114.00	\$26,035.50	\$9,784.72	\$19,569.43	0.30	25%
Business Administration and Management, General.	Associate	\$25,072.00	\$20,861.00	\$7,927.63	\$15,855.27	-0.53	0%
Business Administration and Management, General.	Bachelor	\$35,693.00	\$36,945.50	\$12,088.51	\$24,177.02	0.10	25%
Business Administration and Management, General.	Master	\$43,093.00	\$50,607.00	\$9,463.89	\$18,927.79	0.79	50%
CAD/CADD Drafting and/or Design Technology/Technician.	Associate	\$35,947.00	\$31,649.00	\$7,273.74	\$14,547.47	-0.59	0%
Computer and Information Systems Security/Information Assurance.	Bachelor	\$46,083.00	\$49,694.50	\$17,053.62	\$34,107.25	0.21	25%
Computer Programming/Programmer, General.	Associate	\$31,679.00	\$24,176.50	\$7,524.17	\$15,048.34	-1.00	0%
Computer Programming/Programmer, General.	Bachelor	\$50,558.00	\$52,988.00	\$16,014.05	\$32,028.10	0.15	25%
Computer Software and Media Applications, Other.	Associate	\$30,127.50	\$23,012.50	\$11,875.81	\$23,751.61	-0.60	0%
Computer Software and Media Applications, Other.	Bachelor	\$54,098.00	\$44,052.00	\$11,363.86	\$22,727.71	-0.88	0%

Program Name	Credential	Median Program Earnings (ITT)	Median Comparison Earnings (Non-ITT Programs)	1 Standard Deviation	2 Standard Deviations	Relief Score	% Relief Standard Deviation
Computer Systems Networking and Telecommunications.	Associate	\$32,687.50	\$26,037.00	\$7,620.01	\$15,240.03	-0.87	0%
Construction Management.	Bachelor	\$43,589.00	No Data Available	No Data Available	No Data Available	No Data Available	No Data Available
Construction Trades, General.	Associate	\$51,180.00	No Data Available	No Data Available	No Data Available	No Data Available	No Data Available
Criminal Justice/Law Enforcement Administration.	Associate	\$21,948.00	\$21,815.00	\$4,693.95	\$9,387.91	-0.03	0%
Criminal Justice/Law Enforcement Administration.	Bachelor	\$26,053.50	\$29,678.50	\$9,286.43	\$18,572.86	0.39	25%
Design and Visual Communications, General.	Associate	\$19,838.50	\$21,371.00	\$6,002.58	\$12,005.15	0.26	25%
E-Commerce/Electronic Commerce.	Bachelor	\$35,693.00	\$36,945.50	\$12,088.51	\$24,177.02	0.10	25%
Electrical, Electronic and Communications Engineering Technology/Technician.	Associate	\$36,773.50	\$30,465.50	\$8,153.30	\$16,306.59	-0.77	0%
Electrical, Electronic and Communications Engineering Technology/Technician.	Bachelor	\$53,355.00	\$47,972.00	\$8,416.29	\$16,832.58	-0.64	0%
Health Information/Medical Records Technology/Technician.	Associate	\$24,425.00	\$19,808.00	\$4,834.87	\$9,669.74	-0.95	0%
Information Technology.	Associate	\$39,443.00	\$22,996.00	\$7,256.76	\$14,513.53	-2.27	0%
Legal Assistant/Paralegal.	Associate	\$25,382.50	\$21,898.00	\$6,312.11	\$12,624.22	-0.55	0%
Manufacturing Engineering Technology/Technician.	Bachelor	\$55,204.00	No Data Available	No Data Available	No Data Available	No Data Available	No Data Available
Network and System Administration/Administrator.	Associate	\$33,904.00	\$28,396.00	\$7,952.70	\$15,905.39	-0.69	0%
Network and System Administration/Administrator.	Bachelor	\$46,083.00	\$49,694.50	\$17,053.62	\$34,107.25	0.21	25%
Registered Nursing/Registered Nurse.	Associate	\$50,267.00	\$52,443.00	\$15,653.28	\$31,306.56	0.14	25%
Web Page, Digital/Multimedia and Information Resources Design.	Associate	\$30,127.50	\$23,012.50	\$11,875.81	\$23,751.61	-0.60	0%